



WHITE PAPER

This white paper is a working document that is subject to review and changes

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The following content and information provided herein is accurate to the best of their knowledge and there are no other facts, the omission of which, would make misleading any statement in this white paper. It may not be comprehensive and does not imply any elements of a contractual relationship. This document does not constitute the provision of investment or professional advisory services.

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VISION

“Global Adoption of TTHC Coin & The Ecosystem”

TTHC projects are adding both value and utility to the digital economy, and to disrupt the traditional finance world using applications built on blockchain technologies. Our ecosystem is purposely created to maximize the use of our tokens and to accelerate the global adoption.

MISSION

The Mission of TTHC is to propose a better way to monetize the world of Defi and to provide people seamless access to a variety of Decentralized Financial Applications.



INTRODUCTION

TTHC goes beyond replacing cash, evolving with unique solutions emerging in finance, payment, secure transactions and other decentralized utilities. TTHC is the solution, designed for investors in the cryptocurrency market who are looking to make their cryptocurrency work just like any other form of capital, such that they can ensure a return on investment in any market.

TTHC Financial Projects

Today, almost all financial services are run by banks. Investments,

For example, by definition, is the use of capital to earn more capital. Investor use a bank to put their money into interest or dividend-making instruments in order to grow their wealth. The problems with financial services are increasingly becoming obvious to everyone: compounded costs due to middlemen, slow transactions, delays for cross-border transactions, and inaccessibility to many sectors of the population. A myriad of fintech solutions have been brought in to improve the system, but fundamentally the underlying banking system is still in control, so fintech has brought only limited improvements.



The cryptocurrency industry is based on a simple premise: people should be fully in control of their finances. While it seems like a simple and obvious statement, the current systems are far from providing financial services that are truly under the control of the people who use them.

Cryptocurrency and Decentralized Finance (DeFi) offer a way to start a new system, circumventing the difficulties faced in changing the finance industry. While crypto has attracted billions in investments, decentralized financial services are lagging. When it comes to investment in cryptocurrency, crypto investors can buy and sell, but that is it. The cryptocurrency itself can not be invested in the same way fiat currency can be. Initial attempts to create peer-to-peer lending and asset tokenization so far have proven partial and unreliable, so investors have extremely limited options when it comes to an investment of their crypto assets. The potential is enormous to provide financial services in crypto, the same way they are offered in fiat currency.



WHAT IS STAKING?

Staking is the lending of cryptocurrencies to achieve a variety of outcomes, such as extending loans, validating network transactions, earning interest or gaining new crypto tokens (yield farming) as rewards.

Staking cryptocurrency is a lot like earning interest on deposits in a bank account. TTHC Staking allows holders to earn as much as 20% per year on their holdings. Staking is a great addition to the cryptocurrency space for a number of reasons. Staking adds aspects of familiarity, engagement, and reward into the ecosystem, making the investment all the more worthwhile.



Is Staking TTHC profitable?

By Staking TTHC, users could earn passive interest, similarly consider that the process can be liken to storing money in a saving account. After depositing funds, traditional banks will invest funds or loan them out to others. With the earnings they collect, they then redistribute a portion to users, either daily, weekly, or monthly

TTHC holders can stake TTHC on the platform (TTHCcoin.io) to enjoy a variety of rewards. Moving forward, TTHC staking holding period and staking benefits will be announced on the platform.

TTHC Staking reward program offers an annualized yield (APR) from anywhere between 15 and 20%, which can be paid out in BNB(BEP20), USDT(BEP20) or USDC(BEP20).

The staking rewards are subject to change according to the announcement and notice on the staking platform (TTHCcoin.io).



TTHC Staking Plus Program

This program will allow all TTHC holders to convert all their staking assets to 45% LTV loan with 14% annual interest rate (no margin call or liquidation).

TTHC Lending Program

Crypto investors often invest with the concept of holding their assets for a long time in their wallets until they see the price going high. It is questionable that this is the best way to grow their cryptocurrency. And this is where the concept of TTHC lending comes into play.

TTHC lending simply enables crypto holders and borrowers to unlock the value of their digital assets by using it as collateral for a loan.



How does a Crypto-backed loan work?



With traditional collateralized loans, the borrowers will stake an asset and receive money in response. The main benefit is that borrowers do not have to sell any of assets in order to receive this funding. They are collateralizing the crypto assets to keep all the potential upside of their investment.

This explains why holding on to your digital assets could be an important decision because they might go up in price over time and borrowers may not want to sell them before they reach that maturity.

Terms and Definitions in Lending explained



There are definitions and terms that follow are meant to provide simple, informal meanings for words and phrases that may not be familiar to borrowers.



Loan-to-Value Ratio (LTV)

LTV is a financial term used by lenders to express the ratio of a loan to the value of digital asset (a percentage of the current market value of cryptocurrency lend out to the borrowers).

How LTV works?

For instance, if someone puts down 1000 TTHC (1 TTHC equals 1 USD), they might be able to borrow \$700. The LTV ratio is \$700 to \$1000 or \$700/\$1000, or 70%. The remaining 30% (adding up to 100%) represents the perceived risk of asset value in an immediate cash sale or liquidation.

Loan Liquidation

For preventing the issue of illiquidity during market crash or downfall, the lending platforms issue forced liquidation or margin calls (a percentage of market value of cryptocurrency falls below a certain percentage requirement). Suppose any crypto asset's value drops to a certain point when a significant amount of borrower's LTVs (loan-to-value) is too high for the lending platform to maintain. In that case, the lender will instruct the borrower to increase the value of their collateral at stake, or the borrower may have to face liquidation.

Benefits of Taking on TTHC Loan

When investing or trading, one of the biggest challenges can be cashflow or lack of liquidity. Getting loans with cryptocurrency can often be less complicated than getting traditional bank loans.

One of the major bonuses in a crypto is that, unlike traditional banking, borrowers will not be subject to credit score being assessed. This means that lending is more accessible to people who have no financial history. TTHC loans can be practically instant. Repayments can also be more flexible than traditional bank. Borrowers can also switch between crypto assets on the same platform.



Two Types of TTHC lending program

Whale Loan (50% LTV)

Whale loan provides 50% Loan to Value with fixed annual interest rate of 15-20%. There is no margin call or forced liquidation applied to Whale Loan as long as the interest payment is settled regularly.

Moon Loan (70% LTV)

With Moon loan, borrowers can borrow up to 70% Loan to Value, however when the market value of collateral drops below certain amount, the borrower must increase the value of their total asset or a margin call level at 75% may be triggered before liquidation.

The terms, conditions and interest rates are subject to change according to the announcement of TTHC lending program (TTHCcoin.io)



TTHC Debit Card Project

TTHC debit card connects a cryptocurrency payment processing company with your crypto wallet. This process enables you to settle transactions at any merchant that accepts debit cards using the funds in your crypto wallet.

A big difference between a crypto debit card and a traditional debit card: a crypto debit card automatically converts the crypto you'll be spending into the preferred fiat currency.

TTHC



1234 5678 9012 3456

1234

CARDHOLDER NAME

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Benefits of TTHC Crypto Debit Card

Many crypto debit cards do not subject users to exchange rate expenses. Cryptocurrencies are decentralized currencies rather than separate currencies on the opposite side of the market. As such, converting Bitcoin into US dollars is not different from converting the tokens into Russian rubles, and you have the same amount of money no matter what your geographic location is.

Additionally, you don't need a bank account to use a crypto debit card, although you do need an account at an exchange or wallet. As such, such cards make online purchases faster and more convenient.

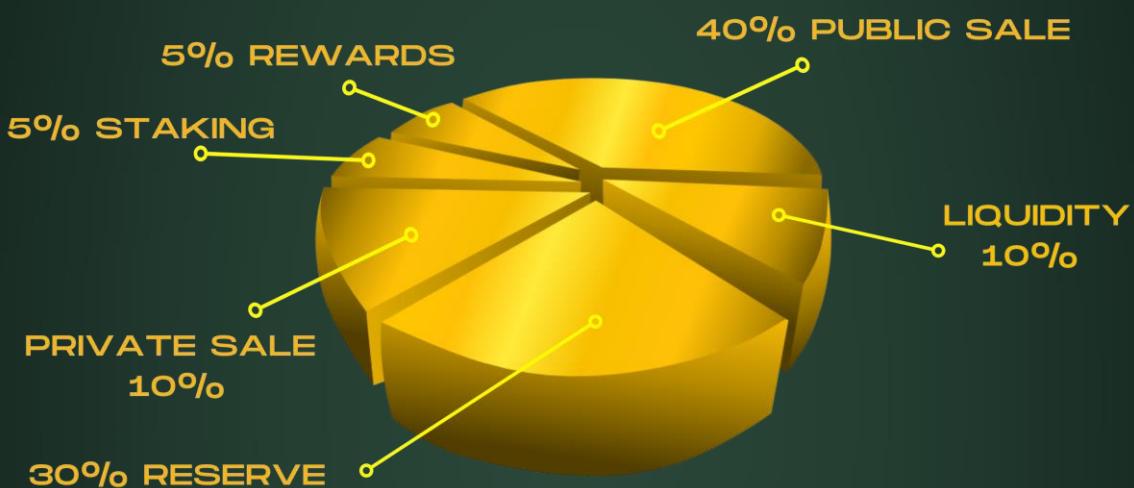
- Ability to spend cryptocurrency like fiat currency worldwide
- Reduced or waived foreign conversion fees
- Generally multi-currency allows diversified spending
- Some cards offer significant cash-back rewards and low fees in crypto
- Worldwide ATM Withdrawals



TOKENOMICS

Key Information:

Total Supply: **10,000,000,000**



ROADMAP



Q2 2022

- TTHC Token Launch
- TTHC Presale
- TTHC Swap Pool
- LBank Exchange Listing
- Coinmarketcap Listing
- Coingecko Listing



Q3 2022

- DeFi Platform
- TTHC Wallet
- Debit Card Application
- PancakeSwap Listing



Q1 2023

- Binance Exchange Listing
- DeFi Platform Applications



Q4 2022

- TTHC Lending Program
- TTHC DYDX Listing (DEX)
- Gate.io Exchange Listing